

UNITED STATES BANKRUPTCY COURT District of Arizona

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 9/18/09 and was converted to a case under chapter 7 on 6/21/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JAY E O'LEARY
66 EAST KANIKSU STREET
APACHE JUNCTION, AZ 85219

Case Number:
4:09-bk-23175-JMM

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-8093

Attorney for Debtor(s) (name and address):
JOSEPH W. CHARLES
LAW OFFICES OF JOSEPH W. CHARLES, P.C.
PO BOX 1737
GLENDALE, AZ 85311-1737
Telephone number: 623-939-6546

Bankruptcy Trustee (name and address):
STANLEY J KARTCHNER
7090 N ORACLE RD #178-204
TUCSON, AZ 85704
Telephone number: 520-742-1210

Meeting of Creditors

Date: **August 6, 2010**

Time: **10:30 AM**

Location: **Property Conference Center, 1251 W. Gila Bend Hwy, Casa Grande, AZ**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/5/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
38 S. Scott Avenue
Tucson, AZ 85701-1704
Telephone number: (520) 202-7500

For the Court:

Clerk of the Bankruptcy Court:
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 6/22/10

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0970-4
Case: 09-23175

User: johnsonc
Form ID: b9a

Page 1 of 1
Total Noticed: 25

Date Rcvd: Jun 22, 2010

The following entities were noticed by first class mail on Jun 24, 2010.

db	+JAY E O'LEARY, 66 EAST KANIKSU STREET, APACHE JUNCTION, AZ 85119-1250
aty	+DAVID I ENGELMAN, ENGELMAN BERGER, P.C., 3636 N. CENTRAL AVE., #700, PHOENIX, AZ 85012-1936
aty	JOSEPH W. CHARLES, LAW OFFICES OF JOSEPH W. CHARLES, P.C., PO BOX 1737, GLENDALE, AZ 85311-1737
aty	+MATTHEW A. SILVERMAN, MCCARTHY HOLTHUS LEVINE, 3636 N. CENTRAL AVE., #1050, PHOENIX, AZ 85012-1960
tr	+DIANNE C. KERNS, 7320 N. LA CHOLLA #154 PMB 413, TUCSON, AZ 85741-2354
cr	+PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
8474687	ARIZONA FEDERAL CREDIT UNION, P. O. Box 60070, Phoenix AZ 85082-0070
8576618	+Aurora Loan Services, LLC, c/o McCarthy, Holthus & Levine, 3636 North Central Avenue, Ste. 1050, Phoenix, AZ 85012-1960
8563001	+Chase Bank, Judy OH2-5170, 50 S.Main St., Akron, Oh 44308-1828
8792691	+FIA Card Services NA aka Bank of America, By PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
8985154	+Portfolio Recovery Associates, PO Box 41067, Norfolk VA 23541-1067

The following entities were noticed by electronic transmission on Jun 22, 2010.

tr	+EDI: QSUJARTCHNER.COM Jun 22 2010 21:08:00 STANLEY J KARTCHNER, 7090 N ORACLE RD #178-204, TUCSON, AZ 85704-4333
smg	EDI: AZDEPREV.COM Jun 22 2010 21:08:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
cr	+EDI: RECOVERYCORP.COM Jun 22 2010 21:08:00 RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605
8474686	+EDI: AZDEPREV.COM Jun 22 2010 21:08:00 ARIZONA DEPARTMENT OF REVENUE, SPECIAL OPERATIONS UNIT 7TH FLOOR, 1600 W. MONROE, PHOENIX AZ 85007-2612
8474688	+E-mail/Text: bankruptcy@alservices.com AURORA LOAN SERVICES, 2617 College Park, Scottsbluff NE 69361-2294
8474689	EDI: BANKAMER.COM Jun 22 2010 21:08:00 BANK OF AMERICA, 4060 Oglestown Stanton Road, DES-019-03-07, Newark DE 19713
8474690	+EDI: CHASE.COM Jun 22 2010 21:08:00 CHASE, P. O. Box 78039, Phoenix AZ 85062-8039
8586576	+EDI: CAUT.COM Jun 22 2010 21:08:00 CHASE AUTO FINANCE, AZ1-1191, 201 N CENTRAL AVE, PHOENIX AZ 85004-0073
8474691	+EDI: CAUT.COM Jun 22 2010 21:08:00 CHASE AUTO FINANCE, 14800 Frye Road, Fort Worth TX 76155-2732
8474692	+EDI: CHASE.COM Jun 22 2010 21:08:00 CHASE BANK, 800 Brooksedge Blvd., Westerville OH 43081-2822
8585018	EDI: CHASE.COM Jun 22 2010 21:08:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
8474694	EDI: IRS.COM Jun 22 2010 21:08:00 INTERNAL REVENUE SERVICE, 4041 N. Central Ave. M/S 5014, SPECIAL PROCEDURES INSOLVENCY, Phoenix AZ 85012
8474693	EDI: IRS.COM Jun 22 2010 21:08:00 INTERNAL REVENUE SERVICE, P.O. BOX 21126, CENTRALIZED INSOLVANCY OP, Philadelphia PA 19114-1136
8609912	EDI: RECOVERYCORP.COM Jun 22 2010 21:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	ARIZONA FEDERAL CREDIT UNION
cr	Aurora Loan Services, its assignees and/or success

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2010

Signature:

